CLAIMS

What is claimed is:

1   1.   A merchant terminal comprising:

2   a scanner for scanning a personal identification document corresponding to a

3   customer requesting a point-of-sale transaction; and

4   logic configured to identify customer data from a scanned image of the personal

5   identification document.

1   2.   The merchant terminal of claim 1, further comprising at least one template

2   corresponding to at least one type of personal identification document.

1   3.   The merchant terminal of claim 2, wherein the at least one type of

2   personal identification document comprises one of a driver's license, personal

3   identification card, and a passport.

1   4.   The merchant terminal of claim 1, wherein the scanner comprises a

2   templated scanner configured to automatically determine the type of personal

3   identification document being scanned.

1   5.   The merchant terminal of claim 1, wherein the logic configured to identify

2   customer data from the scanned image comprises software stored in memory and

3   executed by a processor.

1   6.   The merchant terminal of claim 1, wherein the logic configured to identify

2   customer data from the scanned image comprises an optical character recognition (OCR)

3   engine.

1   7.   The merchant terminal of claim 6, wherein the OCR engine is configured

2   to generate a text file containing text from the personal information document.

1   8.   The merchant terminal of claim 7, further comprising logic configured to

2   generate customer data based on a comparison of the text file to a document template

3   corresponding to the personal identification document.

1   9.   The merchant terminal of claim 1, further comprising logic configured to

2   process the point-of-sale transaction using the customer data.

1   10.   The merchant terminal of claim 9, wherein the point-of-sale transaction

2   comprises one of a pre-paid card purchase, a point-of-sale purchase, a pre-paid card

3   acceptance, a credit card acceptance, a debit card acceptance, a card-to-card transaction,

4   and a bill payment.

1   11.   The merchant terminal of claim 1, further comprising logic configured to

2   identify at least one scanning error in the customer data.

1   12.   The merchant terminal of claim 11, wherein the scanning error comprises

2   an optical character recognition error.

1   13.   The merchant terminal of claim 11, further comprising logic configured to

2   enable a user to manually input new customer data to correct the at least one scanning

3   error.

1   14.   The merchant terminal of claim 1, further comprising logic configured to

2   validate the customer data.

1   15.   A method of processing a point-of-sale transaction at a merchant terminal,

2   the method comprising:

3   scanning a personal identification document corresponding to a customer

4   requesting a financial service at a merchant terminal;

5   generating a scanned image of the personal identification document;

6   identifying character data in the scanned image; and

7   comparing the character data to a document template corresponding to the

8   personal identification document to generate customer data.

1   16.   The method of claim 15, wherein the generating a scanned image

2   comprises performing an optical character recognition algorithm.

1   17.   The method of claim 15, further comprising automatically determining a

2   type of document of which the personal indentification document comprises.

1   18.   The method of claim 17, wherein the automatically determining the type

2   of document comprises comparing the scanned image to a document template.

1   19.   The method of claim 15, wherein the financial service comprises at least

2   one of a pre-paid card purchase, a point-of-sale purchase, a pre-paid card acceptance, a

3   credit card acceptance, a debit card acceptance, a card-to-card transaction, and a bill

4   payment.

1   20.   The method of claim 15, further comprising identifying at least one

2   scanning error and enabling a user to manually input new customer data to correct the at

3   least one scanning error.

1   21.   A method implemented by a merchant terminal, the method comprising:

2   scanning a personal identification document corresponding to a customer; and

3   generating customer data from a scanned image of the personal identification

4   document.

1   22.   A financial services system comprising:

2   a scanner configured to generate a digital image of a customer's personal

3 identification document;

4   an optical character recognition (OCR) engine for converting the digital image

5 into a text file; and

6   logic configured to generate customer data associated with the text file by

7 comparing the text file to a document template of the personal identification document.

1   23.   The financial services system of claim 22, further comprising a validation

2 module configured to determine at least one OCR error.

1   24.   The financial services system of claim 23, wherein the validation module

2 is further configured to prompt a user to input new customer data corresponding to the at

3 least one OCR error.

1   25.   A point-of-sale merchant terminal comprising:

2   means for scanning a customer's personal identification document; and

3   means for identifying customer data from the scanned image of the personal

4 identification document.

1   26.   The point-of-sale merchant terminal of claim 25, further comprising

2 means for providing a financial service based on the identified customer data.